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## **CLAIMS**

## WHAT IS CLAIMED IS:

- A method for segmenting members of a population of members, comprising the steps of:
   running more than one segmentation strategy against a population to generate for
   each strategy a score for each population member;
   generating a first composite score for each population member by combining each of
  - the scores for that member from each of the more than one segmentation strategy; and

segmenting the population according to the generated first composite scores.

- 2. The method according to claim 1, further comprising the step of: generating a second composite score, different than the first composite score, for each population member, wherein the second composite score indicates variance among the population;
- 3. The method according to claim 2, further comprising the step of: generating an overall score for each population member by combining the first and second composite scores; and segmenting the population according to the generated overall score.
- 4. The method according to claim 3, further comprising the step of:

  forwarding marketing material to a selected portion of the segmented population.

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5. A method for segmenting members of a population of members, comprising the steps of: running more than one segmentation strategy against the population to generate for each strategy a score for each population member;

determining a set of scores for each population member, wherein the set of scores for a particular member comprises the score for that particular member from each of the more than one segmentation strategy;

generating for each population member a first composite score based on that member's set of scores; and

ranking the population members, in accordance with the first composite scores, into a first ranked list.

6. The method according to claim 5, further comprising the step of:
selecting a portion of the population to receive marketing material based on the first ranked list.

7. The method according to claim 5, further comprising the steps of:

identifying a plurality of segmentation strategies;

performing lift table analysis on each of the plurality of segmentation strategies; and selecting a subset of the plurality of segmentation strategies based on the lift table

analyses, wherein the subset comprises the more than one segmentation strategy run against the population.

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- 8. The method according to claim 5, wherein the first composite score for each population member is an average of that member's set of scores.
- 9. The method according to claim 8, wherein the average is a weighted average.
- 10. The method according to claim 5, further comprising the step of: generating for each population member a second composite score, different than that member's first composite score, based on that member's set of scores.
- 11. The method according to claim 10, wherein the second composite score for each population member is based on an ANOVA comparison of the sets of scores.
- 12. The method according to claim 10, further comprising the steps of:
  generating for each population member an overall score based on the first and second composite scores for that member; and
  ranking the population members, in accordance with the overall scores, into a second ranked list.
- 13. The method according to claim 12, further comprising the step of:

  selecting a portion of the population to receive marketing material based on the second ranked list.
- 14. The method according to claim 10, further comprising the step of:

generating for each population member a third composite score based on the sets of scores, wherein the third composite score determines variance among the sets of scores differently than the first and second composite scores.

15. The method according to claim 14, further comprising the steps of:

generating for each population member an overall score based on at least two of the

first, second and third composite scores; and

ranking the population members in accordance with the overall scores, into a second ranked list.

16. A method for compositely segmenting members of a population, comprising the steps of:
running more than one segmentation strategy against the population to generate for
each strategy a score for each population member;

for each of the more than one segmentation strategy, assigning a rank to each population member according to the scores for that segmentation strategy; determining for each population member a set of ranks, wherein the set of ranks for a particular population member comprises the assigned rank for that particular member from each of the more than one segmentation strategy;

generating a first composite score for each population member by averaging the set of ranks for that member;

assigning a first composite rank to each population member in accordance with the first composite scores;

generating a second composite score for each population member based on an ANOVA comparison of the sets of ranks;

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assigning a second composite rank to each population member in accordance with the second composite scores;

generating an overall score for each population member by averaging the first and second composite ranks for that member; and ranking the population according to the overall scores.

- 17. The method according to claim 16, further comprising the step of:
  selecting a portion of the population as ranked in accordance to the overall score.
- 18. A computer readable medium bearing instructions for segmenting members of a population of members, said instructions being arranged to cause one or more processors upon execution thereof to perform the steps of:

running more than one segmentation strategy against a population to generate for each strategy a score for each population member;

generating a first composite score for each population member by combining the scores for that member from each of the more than one segmentation strategy; and

segmenting the population according to the generated composite scores.

19. The computer readable medium of claim 18, said instructions being further arranged to cause one or more processors upon execution thereby to perform the step of:

generating a second composite score, different than the first composite score, for each population member, wherein the second composite score indicates variance among the population;

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20. The computer readable medium of claim 19, said instructions being further arranged to cause one or more processors upon execution thereby to perform the steps of:

generating an overall score for each population member by combining the first and second composite scores; and

- segmenting the population according to the generated overall score.
  - 21. The computer readable medium of claim 20, said instructions being further arranged to cause one or more processors upon execution thereby to perform the step of:

identifying a select portion of the segmented population to receive marketing material.